

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-19803-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald J Howarth
dba Butlerboss, LLC
12 Cranbury Neck Road
Cranbury, NJ 08512

Linda B Howarth
aka Linda Belle Howarth
12 Cranbury Neck Road
Cranbury, NJ 08512

Social Security No.:
xxx-xx-1772

xxx-xx-0266

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on May 14, 2019 and a confirmation hearing on such Plan has been scheduled for November 13, 2019.

The debtor filed a Modified Plan on November 1, 2019 and a confirmation hearing on the Modified Plan is scheduled for December 3, 2019 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 5, 2019
JAN: wdr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ronald J Howarth
 Linda B Howarth
 Debtors

Case No. 19-19803-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 186

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 Total Noticed: 30

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db/jdb
 518244307 +Ronald J Howarth, Linda B Howarth, 12 Cranbury Neck Road, Cranbury, NJ 08512-2810
 518268309 +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C.,
 Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
 518244306 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518244308 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 518334764 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518244311 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 518366505 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 518244312 +Citicards Chna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
 518244316 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
 518302272 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC,
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
 518244317 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
 518244319 +WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
 Greenville, SC 29606)
 518324394 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 518244320 +Zwicker & Associates, P.C., 1105 Laruel Oak Road, Suite 136, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2019 00:17:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2019 00:17:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518244309 E-mail/Text: cms-bk@cms-collect.com Nov 06 2019 00:16:34 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 518244310 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 06 2019 00:23:32 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518317536 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 06 2019 00:23:58
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518244313 +E-mail/Text: mediamanagers@clientservices.com Nov 06 2019 00:15:57 Client Services, Inc.,
 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
 518244314 +E-mail/Text: dplbk@discover.com Nov 06 2019 00:17:31 Discover Personal Loan,
 Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
 518306561 +E-mail/Text: dplbk@discover.com Nov 06 2019 00:17:31 Discover Personal Loans,
 PO Box 30954, Salt Lake City, UT 84130-0954
 518271472 +E-mail/Text: bncmail@w-legal.com Nov 06 2019 00:17:15 FOUNDATION FINANCE COMPANY,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 518244315 E-mail/Text: nwilliamson@foundationfinance.com Nov 06 2019 00:17:55
 Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
 518317664 E-mail/PDF: resurgentbknofications@resurgent.com Nov 06 2019 00:23:49 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 518364087 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 06 2019 00:24:38
 Portfolio Recovery Associates, LLC, C/Osynchrony Bank, POB 41067, Norfolk VA 23541
 518311324 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 06 2019 00:17:28 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 518244318 +E-mail/PDF: gecsed@recoverycorp.com Nov 06 2019 00:23:26 Synch/hhgreg, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 518247445 +E-mail/PDF: gecsed@recoverycorp.com Nov 06 2019 00:23:25 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 186

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Henry Chudzik, Jr. on behalf of Joint Debtor Linda B Howarth nicole@chudziklaw.com
Henry Chudzik, Jr. on behalf of Debtor Ronald J Howarth nicole@chudziklaw.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5